36,000 tons of priority cargo and mail annually.

Support units of the wing are located at Guam, Wake, Johnston, Kwajalein, Eniwetok, and Midway Islands. Following reorganization of MATS units in the Pacific this year, the wing assumed responsibility for other units in Japan, Okinawa, the Philippine Islands, and southeast Asia.

New Bank Charters: Usina Predicts Prosperity

EXTENSION OF REMARKS
OF
HON. CLAUDE PEPPER
OF FLORIDA
IN THE HOUSE OF REPRESENTATIVES

Monday, August 10, 1964

Mr. PEPPER. Mr. Speaker, one of the outstanding banking statesmen of Florida and the country, a former member of the Federal Reserve Board of Jacksonville, Fla., is the Honorable Leonard Usina, of Miami.

In the issue of July 12, the Miami News had a feature article about Mr. Usina, which I believe would be of interest to all and an inspiration to many who will read it. The article follows:

NEW BANK CHARTERS: USINA PREDICTS PROSPERITY

(By Larry Birger, business editor of the Miami News)

Banking's elder statesman in Dade County doesn't believe the renewed onslaught of bank charters here will be harmful to the community or the industry.

But Leonard Usina, at 72 the chairman of 6 banks—twice as many as anyone else—is just as insistent that branch banking is necessary to straighten a chaotic situation that has seen 14 more banks chartered in 1964, pushing Dade's total to 62 in operation or about to open.

Usina, fresh from winning his sixth charter in recent days, Peoples National Bank of Bay Harbor Islands, told the Miami News in one of his rare interviews:

"The growth of this area is so potentially great that they all should prosper."

At the same time, however, Usina warned that this was predicated on managements of the new institutions holding to prudent lending policies.

"If they'll keep their noses clean, they won't get into trouble," he cautioned.

Looking his usual immaculate self in a white linen suit, which has come to be his trademark, Usina said a riskier-than-usual loan policy could result from the high rate of interest—4 percent—that many banks are paying on time (savings) deposits.

"To keep up their growth (in deposits), they're paying through the nose for excessive savings," Usina mused. "If you have to pay so much, you have to reach for loans * * * and that's unsound."

He pointed out that his group of banks has declined to pay more than 3½ percent, even though it has meant a slump in savings deposits.

"But our earnings have improved, and that's the important thing for our thousands of stockholders," he said.

Though perhaps reluctant to pay higher rates on savings, Usina has been far from conservative in his general banking outlook, which stretches back to 1909 in St. Augustine.

Even more paradoxical, his tutor was Edward Ball, crusty scion of the Du Pont fortune in Florida, whom very few could accuse of being a liberal in banking or anything else.

Usina, born in St. Augustine, came to Miami in 1930 as president of the Florida National Bank & Trust Co., one of Ball's largest banks, and stayed on until he founded the Peoples First National in 1950.

Tully Dunlap, former president of the Florida Bankers Association and one of the area's best known bankers, says of Usina:

"He is one of the finest in Florida * * * aggressive, progressive, with the canny ability to see into the future because of his many years of experience as a topnotch banker."

And this knack as a "seer" tells Usina two things at the moment:

U.S. Comptroller James Saxon, much maligned in Florida banking circles, is correct when he espouses more and more services to bring banking closer to the public.

Florida's smalltown bankers are erring in not pushing for branching legislation to their liking rather than waiting for a reapportioned legislature to jam one down their throats.

In fact, said Usina, "They may already have missed the boat. I'm still working on them, but they are the most obstinate, contrary minded bunch you'd ever want to meet."

Of Saxon, a strong supporter of branching, Usina declared:

"I feel his approach is right. A bank is a quasipublic institution designed to give service. Saxon is the first man in 100 years to liberate banking, giving bankers the right to make loans they couldn't touch a few years ago."

Giving service to the people, including making money available to them at reasonable rates, has been a Usina trademark ever since he came to Florida National, even though his mentor's lending policies have always been on the conservative side.

Said Usina, "I think Mr. Ball secretly admired some of the things we did, even though he didn't seem to approve of them in public."

At any rate, Usina probably would still be with the Florida National group if the Jacksonville banker had followed his advice and sought a charter for the Shores bank.

"We were all set to apply when Mr. Ball suddenly called it off. He never told me why. I had great faith in the area so I went ahead and applied on my own."

Usina explained that when Ball found out, he was dismayed at his underling's action. Nevertheless, he urged him to stay on at Florida National, then bought up Usina's share in a real estate deal the two were in for $67,000 so he could purchase control of the new bank.

"I didn't have any money at the time," recalled Usina. "Mr. Ball couldn't have been nicer. He really helped me out and I consider him a real friend."

But Usina has never been sorry that he went out on his own. In the 14½ years since, the one bank was multiplied to six with deposits of $51.7 million and loans outstanding at the moment of almost $28.4 million.

"As neighborhood banks, I think we've done pretty well," he said with modesty.

With a 73d birthday coming up in November, the patriarch of Dade banking said he's content to rest on his laurels.

"People may not believe this, but I'm not actively seeking new banks," he insisted. "Groups come to me, seeking help. That's how we got the newest charter. We don't need them, but if we didn't apply, someone else would."

Then, Usina summed up his banking philosophy.

"I'm a firm believer in sound neighborhood banking. And we are geared to provide that kind of service. We think the public is just as entitled to it as the downtown tycoon."

Fidel as Supplicant

EXTENSION OF REMARKS
OF
HON. PAUL G. ROGERS
OF FLORIDA
IN THE HOUSE OF REPRESENTATIVES

Monday, August 10, 1964

Mr. ROGERS of Florida. Mr. Speaker, the recent attempts of the Castro regime to seek reconciliation with the United States was a clear attempt more to undercut the anti-Castro mood of the Organization of American States meeting in Washington. This effort by Castro was of course unsuccessful because the OAS adopted the strongest sanctions yet imposed by the inter-American body on Communist Cuba.

In an excellent editorial published by the Washington Star it was pointed out that Castro's reconciliation efforts were firm proof that U.S. efforts to isolate Cuba are hurting Castro. Under prior consent I place the editorial at this point in the RECORD in order to serve as further evidence that this Nation should not allow Castro to pretend a more amicable role in the Caribbean, but continue to effect his downfall:

FIDEL AS SUPPLICANT

Fidel Castro, in his recent interview with a New York Times reporter, played the role of a sweetly reasonable leader anxious to negotiate some kind of mutually satisfactory deal with the United States. And now he has had his brother Raul—Armed Forces Minister of Communist Cuba—speak out even more emphatically in favor of such negotiation.

Raul has put it this way: Havana's Red regime is ready to meet with our country's representatives "anywhere, anytime" to discuss whatever may be necessary to improve relations with Washington. To that end or so Raul has declared, Fidel is willing to forget about his prior demand that our country accept certain conditions as a prelude to peacemaking talks. These conditions would require, among other things, an end to U–2 surveillance flights and abandonment of our Guantanamo Naval Base.

Clearly, the Kremlin's man in Havana has become a supplicant of sorts. For the time being at least, he has stopped posturing behind his beard as an implacable foe of "Yankee imperialism." No longer (on the surface, that is) does he promote subversion and aggression in the Americas. Now he is respectable; now he wants to arrive at a live-and-let-live understanding with the United States.

Of course, a certain amount of skepticism is in order when one tries to evaluate Fidel's maneuvers. What he and Raul have said seems to have been timed to influence the deliberations of the current meeting of the Organization of American States, most of whose members have indicated a firm intention to vote for diplomatic, economic, and other sanctions against the Castro tyranny. In that context, it is easy to understand what Fidel may be up to.

Nevertheless there also is reason to believe that our country's political and economic pressures on Cuba are hurting very much and that Dictator Castro, despite all the help he receives from Moscow, is feeling the pinch. There should be no rush to relieve him of the feeling.

The Congressman and His World

EXTENSION OF REMARKS
OF
HON. ROBERT L. F. SIKES
OF FLORIDA
IN THE HOUSE OF REPRESENTATIVES
Thursday, July 30, 1964

Mr. SIKES. Mr. Speaker, I am pleased to submit herewith for reprinting in the CONGRESSIONAL RECORD an article entitled "The Congressman and His World," which appeared in the July 28 issue of the Christian Science Monitor.

THE CONGRESSMAN AND HIS WORLD

(The American public has little understanding of the legislative process and of the responsibilities and difficulties of the Members of the House of Representatives * * * [Following are excerpts from] a Brookings Book—"The Congressman: His Work As He Sees It," by Charles L. Clapp—which seeks to provide greater perspective on how the House actually functions. It is based on the transcripts of a series of round-table sessions in which 36 Democratic and Republican Congressmen participated, on interviews with House members and on additional research by the author. (Copyright, 1963, by the Brookings Institution.))

When a new Congressman comes to Washington to take his seat in the House of Representatives he finds that he is expected to make his own way in the political and legislative world. The House provides the newcomer with little guidance on the most important problems that concern him: how to obtain choice committee assignments, how to recruit a superior office staff, and what he can anticipate congressional life to be like.

Early in his career, the Congressman also faces a difficult decision for which he is inadequately prepared. He finds he must choose between achieving a position of power and influence within the legislative body or seeking to affect public policy by issuing frequent pronouncements aimed at a larger, national audience. Few legislators can do both. Explained one legislator: "The very ingredients which make you a powerful House leader are the ones which keep you from being a public leader."

Most Congressmen find that their office staffs are entirely occupied with district work and are not available to help on legislative problems. Mail is a heavy burden though it may be a source or ideas or a guide to voter sentiment. No Congressman dares ignore it, and all mail—no matter how bizarre the request, how snide the criticims, how stereotyped the comment—must be answered.

A second aspect of the difficulty of fulfilling legislative responsibilities effectively is the increasing complexity of public issues. One legislator commented:

"I am appalled at how much Congressmen, are expected to do for the Nation. We have to know too much. We have to make too many decisions. No matter how hardworking and conscientious a Congressmen is, no matter how much homework he does, he just can't master these problems. We just don't have the time to keep informed properly."

The enormous range of national problems encourages legislative specialization and the tendency for Members to rely on each other for assistance or guidance on legislative topics. A Member who is an expert, whose intergrity is recognized, who is hardworking, reasonable and responsible comes to be influential. Other sources of information are available, of course, notably the Library of Congress, committee reports, expert witnesses from the executive departments and from outside the Government, travel, and occasionally from special groups of like-minded Members within the House.

In fulfilling his legislative role, the Congressman finds attendance at House sessions an important way to develop knowledge of House rules and parliamentary tactics, and to obtain background on some key issues that arise year after year. But as for the effectiveness of debate itself in determining final voters, the prevailing view is that few votes are swayed. "Most House Members will be more impressed by who is making a speech than by what is said on the subject."

Voting, the final act of the legislative role, is taken seriously, especially when a controversial issue is involved, but on many questions the vote itself does not always mean what it seems to mean. Measures may be passed by one body by large margins because of assurances that the other body will scuttle them; sometimes colleagues rally behind an associate who needs support in his district, secure in the knowledge that a House-Senate conference will eliminate the doubtful measure he is sponsoring. One Member summed it up:

You've got to realize that not only are we sitting there trying to analyze legislation, trying to do the best job we can, but that factors other than absolute reason are always entering the situation. We are not in an academic environment, secluded from pressures and other factors which may not be completely relevant to the situation at hand. We are operating in a political environment, surrounded by lobbyists, constituents, the leadership, and jangling telephones, and we virtually have no time alone to think and reflect upon the problems before us. The big miracle is that somehow all of this works.

The committee system is the crux of the legislative process; a person's congressional career may rest largely on the kind of committee post he is given. Freshmen are likely to find the assignment procedure far more complex than they had expected.

In both parties, there is criticism that committee appointments are made in effect by the party leadership as part of a political strategy of their own making; by weaving together strands of regional and State demands, administration interests, committee chairmen's preferences, personal likes and dislikes, and occasionally the "rights" of seniority.

As a result, the factors influencing committee assignments are far from constant; perhaps the only certainty is that a good assignment is worth striving for, because it is in the committee rooms that the real work of Congress is done.

Committees are virtually autonomous bodies, hiring their own staffs, establishing their own rules of procedure, proceeding at their own pace for the most part and resisting, on occasion, the urgings of the leadership or the administration.

They work best in closed rather than open sessions, since partisan stances can often be sublimated and an atmosphere conducive to thoughtful consideration of legislation is more likely to prevail. Consultation between leading majority and minority members of a committee is not uncommon.

Committee chairmen rank high among the most influential Members of Congress. Sometimes respected, sometimes feared, often criticized by their colleagues, the majority have learned well the traditional privileges of their station.

A chairman's power stems from his authority to call meetings (or not), to establish subcommittees (or not), to decide the order in which bills will be considered, to approve travel orders, to handle legislation on the floor and thus decide how the debate should be shaped and to be principal spokesman for the House in the event the measure goes to conference with the Senate. His power is cumulative; association with his colleagues over a period of years enables him to build a strong residue of personal good will and I O U's in the face of which open revolt is most difficult.

It is in the area of committee rules of procedure that many Members think corrective action might be taken. "Rules of committees are designed to take the sting out of seniority and clip the wings of an arbitrary, negativist chairman," commented one man.

Occasionally, a subcommittee will become so powerful that its influence will exceed that of the full committee. Subcommittee chairmanships are sought not only because of the prestige, publicity, and perquisites that go with them but also because of the opportunities they provide to affect the direction of legislation.

A sore point for many Congressmen is the dependence of committees in reaching decisions on information provided by the executive. Said one: "Congress is faced with a responsibility for legislating very basic policy but is without the ability to compel the production of information which gives us the facts as a basis for legislating." Said another: "You can't get facts now. The executive says you can't have them. Today the executive asserts a new type of privilege which holds him above the law."

The leadership in the House is diffused—divided among elected leaders, Members who have risen to power by means of seniority, and a few individuals who are influential because of their personality and expertise although they do not enjoy official standing in the House or party heirarchy. In recent years, the formal instruments of leadership, such as the party caucus and the policy committee, have not [redacted] central elements in its exercise, although the Republicans are now according the conference and policy committee important responsibilities. The absence of official party apparatus that could give direction to the elected leaders has strengthened the hand of the Speaker and the majority leader, increasing their authority and freedom of action.

Persuasion rather than coercion or threat constitutes the main instrument for leadership success. There may be tacit recognition that it is within the power of the leadership to inflict sanctions (or distribute largesse), but rarely is it invoked.

Congressmen find that the election process never ends. As one observed, "You should say 'perennial' election rather than 'biennial.' It's with us every day."

But although most of them believe that the 2-year term complicates their problems, there is relatively little serious agitation for quadrennial elections, partly because many Members also believe that voters should have an opportunity to express their views every 2 years and partly because the possibility of change seems remote.

Regarding the chances for reelection, Members agree that incumbency is a great advantage. They feel that, by and large, State and local political groups do not concern themselves with congressional elections and that the two national committees are relatively useless. The large majority of Members accept the view that the "image" the voter has of the contestants is more important than the issues in determining the outcome: The people back home don't know what's going on. Issues are not most important. * * * If voters feel the candidate is conscientious and is trying hard to serve them, then that man has a good chance of coming back.

In creating a favorable image, must a representative follow the preferences of his district in voting, or does he have unusual latitude in making up his own mind? Opinions vary. One argument runs:

"I think you can vote pretty nearly the way you want to vote on the issues. The people don't expect you to agree with them on every issue, and they respect you for arriving at your independent judgment. You